

**Amendments to the Claims:**

This listing of claims will replace all other prior versions and listings of claims in the application.

1. (Currently amended) A product for application to the skin comprising: (i) a water-insoluble substrate; (i) a liquid impregnate having a viscosity of less than about 10,000 cps, wherein said liquid impregnate is present in a weight ratio to the water-insoluble substrate that is greater than about 5%; ~~and~~ (iii) a plurality of microcapsules comprising a microcapsule wall surrounding a liquid core, wherein the microcapsule wall comprises a polyamine; and a skin lightening agent; ~~and wherein the microcapsules are distributed about the water-insoluble substrate to facilitate contact with a user's skin.~~
2. (Original) The product of claim 1, wherein the microcapsule wall is readily fractureable into one or more fragments upon pressure of less than about 1 psi.
3. (Original) The product of claim 1, wherein said liquid impregnate is present in a weight ratio to the water- insoluble substrate that is greater than about 50%.
4. (Canceled)
5. (Canceled)
6. (Canceled)
7. (Original) The product of claim 6 wherein the polyamine comprises monomers of melamine, urea, and combinations thereof.
8. (Original) The product of claim 1 wherein the microcapsules have an average particle size that is in a range from about 100 micron to about 500 microns.

9. (Canceled)

10. (Canceled)

11. (Original) The product of claim 1 wherein the liquid core comprises a benefit agent selected from a group consisting of a retinoid, a tocopherol, an alkanolamine, an enzyme, and salts and esters thereof.

12. (Canceled)

13. (Canceled)

14. (Original) The product of claim 1 wherein the water-insoluble substrate comprises a non-woven, fibrous material.

15. (Currently amended) A method of delivering a benefit agent to an expanse of skin, comprising: (a) contacting the skin with a product comprising a water- insoluble substrate, a liquid impregnate, a plurality of microcapsules comprising a microcapsule wall, the microcapsule wall comprising a polyamine, wherein the microcapsule wall surrounds a liquid core, and wherein the product further comprises a ~~benefit~~ skin lightening agent, wherein said contacting comprises laying said substrate in contact with said expanse of skin for a period of time, and wherein said contact ruptures the microcapsule wall of said microcapsules; and (b) transferring an amount of said benefit agent from the product to the skin.

16. (Previously presented) The method of claim 15, wherein said liquid impregnate is present in a weight ratio to the water-insoluble substrate that is greater than about 50%.

17. (Canceled)

18. (Canceled)

19. (Original) A method of claim 15, wherein said benefit agent is comprised within said microcapsule.

20. (Original) A method of claim 15, wherein the microcapsule wall is readily fractureable into one or more fragments upon pressure of less than about 1 psi.

21. (Withdrawn) A method of treating an expanse of skin, comprising: (a) contacting the skin with a product comprising a water- insoluble substrate, a liquid impregnate, and a plurality of microcapsules comprising a microcapsule wall surrounding a liquid core, wherein said contacting comprises laying said substrate in contact with said expanse of skin for a period of time, and wherein said contact ruptures the microcapsule wall of said microcapsules; and (b) removing said product from said expanse of skin, thereby providing an increase in skin whitening.

22. (Withdrawn) A method of claim 21, wherein said liquid impregnate has a viscosity less than about 10000 cps.

23. (Withdrawn) A method of claim 21, wherein said liquid impregnate has a viscosity less than about 1000 cps.

24. (Withdrawn) A method of claim 21, wherein said expanse of skin includes the face.

25. (Withdrawn) A method of claim 21, wherein said period of time is from about ten seconds to about one hour.